

(19) World Intellectual Property
Organization
International Bureau



(43) International Publication Date
23 June 2005 (23.06.2005)

PCT

(10) International Publication Number
WO 2005/056711 A1

- (51) International Patent Classification⁷: **C09K 3/18, D06M 15/256, 15/277**
- (21) International Application Number: **PCT/US2004/034898**
- (22) International Filing Date: 21 October 2004 (21.10.2004)
- (25) Filing Language: English
- (26) Publication Language: English
- (30) Priority Data:
03078694.1 24 November 2003 (24.11.2003) EP
- (71) Applicant (for all designated States except US): **3M INNOVATIVE PROPERTIES COMPANY** [US/US]; 3M Center, Post Office Box 33427, Saint Paul, MN 55133-3427 (US).
- (72) Inventors; and
- (75) Inventors/Applicants (for US only): **AUDENAERT, Frans, A.** [BE/BE]; 3M Belgium, Canadastraat 11, Haven 1005, B-2070 Zwijndrecht (BE). **LENS, Hugo, R.** [BE/BE]; 3M Belgium, Canadastraat 11, Haven 1005, B-2070 Zwijndrecht (BE). **ALLEWAERT, Kathy** [BE/BE]; 3M Belgium, Canadastraat 11, Haven 1005, B-2070 Zwijndrecht (BE).
- (74) Agents: **JORDAN, Robert, H.** et al.; Office of Intellectual Property Counsel, Post Office Box 33427, Saint Paul, MN 55133-3427 (US).
- (81) Designated States (unless otherwise indicated, for every kind of national protection available): AE, AG, AL, AM, AT, AU, AZ, BA, BB, BG, BR, BW, BY, BZ, CA, CH, CN, CO, CR, CU, CZ, DE, DK, DM, DZ, EC, EE, EG, ES, FI, GB, GD, GE, GH, GM, HR, HU, ID, IL, IN, IS, JP, KE, KG, KP, KR, KZ, LC, LK, LR, LS, LT, LU, LV, MA, MD, MG, MK, MN, MW, MX, MZ, NA, NI, NO, NZ, OM, PG, PH, PL, PT, RO, RU, SC, SD, SE, SG, SK, SL, SY, TJ, TM, TN, TR, TT, TZ, UA, UG, US, UZ, VC, VN, YU, ZA, ZM, ZW.
- (84) Designated States (unless otherwise indicated, for every kind of regional protection available): ARIPO (BW, GH, GM, KE, LS, MW, MZ, NA, SD, SL, SZ, TZ, UG, ZM, ZW), Eurasian (AM, AZ, BY, KG, KZ, MD, RU, TJ, TM), European (AT, BE, BG, CH, CY, CZ, DE, DK, EE, ES, FI, FR, GB, GR, HU, IE, IT, LU, MC, NL, PL, PT, RO, SE, SI, SK, TR), OAPI (BF, BJ, CF, CG, CI, CM, GA, GN, GQ, GW, ML, MR, NE, SN, TD, TG).
- Published:**
— with international search report
- For two-letter codes and other abbreviations, refer to the "Guidance Notes on Codes and Abbreviations" appearing at the beginning of each regular issue of the PCT Gazette.

(54) Title: **FLUOROCHEMICAL COMPOSITION FOR RENDERING SUBSTRATES OIL AND/OR WATER REPELLENT**

(57) Abstract: The present invention provides a composition comprising an aqueous dispersion of a fluorochemical compound and a cationic surfactant and wherein the composition further comprises colloidal inorganic particles.

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